Case 24-20668-JAD Doc 21 Filed 04/05/24 Entered 04/06/24 00:28:52 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	lentify the case:			
Debtor 1:	John D. Ryan	Social Security number or ITIN:	xxx-xx-1512	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Lynn A. Ryan	Social Security number or ITIN:	xxx-xx-4784	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	3/20/24
Case number:	24-20668-JAD			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	John D. Ryan	Lynn A. Ryan
2.	All other names used in the last 8 years		
3.	Address	306 Telegraph Road Brownsville, PA 15417	306 Telegraph Road Brownsville, PA 15417
4.	Debtor's attorney Name and address	Shawn N. Wright 7240 McKnight Road Pittsburgh, PA 15237	Contact phone 412-920-6565 Email: shawn@shawnwrightlaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219		5414 U.S. Steel Tower 600 Grant Street	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700
			Date: 4/3/24

For more information, see page 2

Doc 21 Filed 04/05/24 Entered 04/06/24 00:28:52 Desc Imaged Certificate of Notice Page 2 of 5

Debtor John D. Ryan and Lynn A. Ryan

Official Form 309I

Case number 24-20668-JAD

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	May 20, 2024 at 09:00 AM	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call	
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1–412–532–8861 For additional information, go to: https://www.justice.qov/ust/moc	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/19/24	
required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 		
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/29/24	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 9/15/24	
	court's website at http://www.pawb.uscourts.gov/filing-proof-claim . System. Additional information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court	tatement describing a creditor's claim. Claims can be filed electronically through the bawb.uscourts.gov/filing_proof_claim using the Electronic Proof of Claim ("ePOC") or regarding obtaining a proof of claim form (Official Form B410) and filing a proof of garding filing a claim by regular mail, can be found at the court's website at /filing_proof_claim. Im by the deadline, you might not be paid on your claim. To be paid, you must file a	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 5/20/24 at 09:00 AM , Location: Same location as the Meeting of 0	rs on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn as the considerance of the continued considerance on such issues.	clerk's office and served on the debtor, blater than 7 days before meeting of redditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may been proposed in good faith and not by any	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Case 24-20668-JAD Doc 21 Filed 04/05/24 Entered 04/06/24 00:28:52 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-20668-JAD John D. Ryan Chapter 13

Lynn A. Ryan Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Apr 03, 2024 Form ID: 309iPGH Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2024:

Recip ID db/jdb	Recipient Name and Address + John D. Ryan, Lynn A. Ryan, 306 Telegraph Road, Brownsville, PA 15417-9560
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
ust	+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15697455	+ Ainsley Grp, 960 N Tustin St, Orange, CA 92867-5956
15697465	+ KLM Law Group, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15697468	+ Shellpoint Mortgage Servicing, PO Box 1410, Troy, MI 48099-1410

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: shawn@shawnwrightlaw.com	Date/Time	Recipient Name and Address
aty	Ç	Apr 04 2024 00:13:00	Shawn N. Wright, 7240 McKnight Road, Pittsburgh, PA 15237
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Apr 04 2024 00:13:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 04 2024 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2024 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 04 2024 04:08:00	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15697456	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 04 2024 00:13:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15697457	Email/Text: caineweiner@ebn.phinsolutions.com	Apr 04 2024 00:13:00	Caine & Weiner, 5805 Sepulveda Blvd. 4th Floor, Van Nuys, CA 91411
15697458	+ EDI: CAPITALONE.COM	Apr 04 2024 04:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15697459	+ Email/Text: bankruptcyColumbia@nisource.com	Apr 04 2024 00:13:00	Columbia Gas, 290 W. Nationwide Blvd., Unit 114, Columbus, OH 43215-1082
15697460	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 04 2024 00:13:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
15697461	+ EDI: CCS.COM	Apr 04 2024 04:08:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15697462	+ Email/Text: electronicbkydocs@nelnet.net	Apr 04 2024 00:13:00	Dept Of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561

Case 24-20668-JAD Doc 21 Filed 04/05/24 Entered 04/06/24 00:28:52 Desc Imaged Certificate of Notice Page 4 of 5

Page 2 of 3

West Penn Power, 76 South Main Street, Akron,

OH 44308-1817

User: auto

Date Rcvd: Apr 03, 2024 Form ID: 309iPGH Total Noticed: 24 15697463 + EDI: AMINFOFP.COM Apr 04 2024 04:08:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 15697464 EDI: IRS.COM Apr 04 2024 04:08:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 15697466 Email/Text: ktramble@lendmarkfinancial.com Lendmark Financial Service, 2118 Usher St., Apr 04 2024 00:13:00 Covington, GA 30014 15697467 + Email/Text: bankruptcydpt@mcmcg.com Apr 04 2024 00:13:00 Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1271 15699238 + EDI: PENNDEPTREV Apr 04 2024 04:08:00 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 + Email/Text: RVSVCBICNOTICE1@state.pa.us 15699238 Apr 04 2024 00:13:00 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 15699806 + Email/Text: bankruptcy@huntington.com The Huntington National Bank, PO Box 89424, Apr 04 2024 00:13:00 OPC856, Cleveland, OH 44101-6424

TOTAL: 20

15697469

District/off: 0315-2

BYPASSED RECIPIENTS

Apr 04 2024 00:13:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr US Bank Trust National Association, Not In Its Ind

+ Email/Text: bankruptcy@firstenergycorp.com

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2024 at the address(es) listed below:

Name Email Address

Denise Carlon

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For

VRMTG Asset Trust dcarlon@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Doc 21 Filed 04/05/24 Entered 04/06/24 00:28:52 Certificate of Notice Page 5 of 5 Case 24-20668-JAD Desc Imaged

District/off: 0315-2 User: auto Page 3 of 3 Date Rcvd: Apr 03, 2024 Form ID: 309iPGH Total Noticed: 24

Shawn N. Wright

on behalf of Debtor John D. Ryan shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn@point.com;wrightshawn@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Joint Debtor Lynn A. Ryan shawn@shawnwrightlaw.com

wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 5